

**NCO Leadership Center of Excellence  
Basic Leader Course**

**Lesson Plan for 400-B127 / 4.0  
Financial Readiness**

**Advance Sheet**

**1. SCOPE:**

At the end of this two-hour lesson, learners will be able to understand how financial readiness correlates to mission readiness from a leader's view point. Using an experiential learning approach for the lesson, learners will be able to recognize the importance of overall personal financial management. Further, learners will comprehend the Soldier's military retirement system and the importance of preparing for retirement. As leaders, learners will be able to identify warning signs of members who are at risk for financial problems and provide resources.

**2. LEARNING OBJECTIVES:**

**TLO:** This lesson supports the BLC TLO 400-BLC, Identify triggers to use effective leadership skills, values, and authority as a newly promoted NCO.

**ELO:**

**Action:** Identify the importance of personal financial management.

**Condition:** As a learner, attending the BLC, using a direct level leadership perspective in new environments, given handouts, practical exercises, and classroom discussions.

**Standard:** Identify the importance of personal financial management by:

- **Recognizing the importance of personal financial management and what resources are available**
  - Identifying benefits of responsible personal financial management
  - Identifying financial issues that are unique to or affected by the military lifestyle
  - Identifying consequences of financial mismanagement in both military and civilian sectors
  - Knowing what information is necessary for obtaining higher security levels
  - Understanding leadership duties in assisting Service/staff members in acquiring clearances
- **Comprehending the Service member's military retirement system and the importance of preparing for retirement**
  - Understanding the basics of military retirement pay
  - Understanding/conveying the importance of comprehensive military retirement planning throughout the military lifecycle
- **Identifying warning signs of members who are at risk for financial problems and provide resources**
  - Knowing how to identify indicators of Service members that are financially at risk
  - Understanding the leadership role and responsibilities for identifying and providing resources to those financially at risk
  - Knowing how to approach at-risk members with concerns
  - Understanding Duty to Warn and Confidentiality Concerns
  - Knowing resources for at-risk members
  - Understanding laws and compliance issues as related to assisting Service members
  - Being able to identify the impacts of financial risk on readiness
  - Understanding the mental stress of financial risk on readiness

- Understanding the personal family issues associated with financial risk and readiness

**3. ASSIGNED LEARNER REQUIREMENTS:**

- a. Read:** None
- b. Activity:** Complete a self-assessment at <https://www.financialfrontline.org/self-assessment-tool/>. You will need a copy of your LES, spouse pay statement, additional income, and a list of expenses. (If any of these are not immediately available, use your best estimate.) The self-assessment tool is confidential and will not be shared with class leadership.
- c. Classroom Discussion:** Learners should be prepared to discuss the importance of financial management in the present and the future.

**4. ASSESSMENT:**

Refer to B100 advance sheet for information on all assessments.